

Fill in this information to identify the case:

Debtor Name Lime Line Operations LLC

United States Bankruptcy Court for the: _____ District of New Jersey

Case number: 24-16240-jks

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

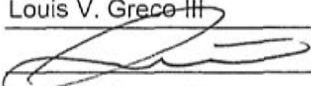
Month: 5 - October 2024

Date report filed: 4/15/25
MM / DD / YYYY

Line of business: _____

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Louis V. Greco III
Original signature of responsible party: 
Printed name of responsible party: Louis V. Greco III

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

- | | Yes | No | N/A |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 726.44

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 11,430.93

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 12,167.79

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -736.86

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ -10.42

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 20,000.00

Debtor Name Lime Line Operations LLCCase number 24-16240-jks**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

\$ 0.00

(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed?

12

27. What is the number of employees as of the date of this monthly report?

18**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0.00

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0.00

30. How much have you paid this month in other professional fees?

\$ 0.00

31. How much have you paid in total other professional fees since filing the case?

\$ 0.00**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>7,700.00</u>	—	\$ <u>11,430.93</u>	=	\$ <u>3,730.93</u>
33. Cash disbursements	\$ <u>7,700.00</u>	—	\$ <u>12,167.79</u>	=	\$ <u>-4,467.79</u>
34. Net cash flow	\$ <u>0.00</u>	—	\$ <u>-736.86</u>	=	\$ <u>736.86</u>
35. Total projected cash receipts for the next month:					\$ <u>5,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>5,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>0.00</u>

Debtor Name Lime Line Operations LLC

Case number 24-16240-jks

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Exhibit A

Monthly Operating Report – October 2024

Question 3: Did you pay all your bills on time

The bills for the following vendors have not been paid:

Real Estate Management Group - \$4,000.00

Exhibit B

Monthly Operating Report – October 2024

Question 15 – Mobile Onsite Health Solutions LLC which Lime Line Operations LLC provides staffing services to paid Gusto the payroll processing provider directly via wire transfer for certain pay periods during this time. Gusto remitted direct deposit payments and all applicable taxes.

Exhibit C

Lime Line Monthly Operating Report - October 2024

Account No	Posting Date	Ck	Description	Receipts
██████ 4901	10/02/2024		SERVICE FEE REFUND MAINTENANCE CHARGE REFUND	15.00
██████ 4901	10/01/2024		PHONE/INTERNET TRNFR REF 2750856L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	15.00
██████ 4901	09/18/2024		PHONE/INTERNET TRNFR REF 2620833L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	100.00
██████ 4901	08/16/2024		PHONE/INTERNET TRNFR REF 2290819L FUNDS TRANSFER FRM DEP XXXXX3506 FROM FUNDS TRANSFER VI	25.00
██████ 4901	07/22/2024		PHONE/INTERNET TRNFR REF 2021004L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	161.00
██████ 4901	07/02/2024		DEPOSIT	100.00
██████ 3506	10/31/2024		PHONE/INTERNET TRNFR REF 3050504L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	355.00
██████ 3506	10/28/2024		PHONE/INTERNET TRNFR REF 3022118L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	400.00
██████ 3506	10/28/2024		PHONE/INTERNET TRNFR REF 3022117L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	585.00
██████ 3506	10/24/2024		PHONE/INTERNET TRNFR REF 2981211L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	1,300.00
██████ 3506	10/22/2024		PHONE/INTERNET TRNFR REF 2961610L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	500.00
██████ 3506	10/21/2024		PHONE/INTERNET TRNFR REF 2951144L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	400.00
██████ 3506	10/18/2024		DEPOSIT	500.00
██████ 3506	10/18/2024		PHONE/INTERNET TRNFR REF 2921245L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	332.00
██████ 3506	10/17/2024		PHONE/INTERNET TRNFR REF 2911521L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	870.00
██████ 3506	10/17/2024		PHONE/INTERNET TRNFR REF 2911109L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	3,072.00
██████ 3506	10/16/2024		PHONE/INTERNET TRNFR REF 2901331L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	1,000.00
██████ 3506	10/11/2024		PHONE/INTERNET TRNFR REF 2851059L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	800.00
██████ 3506	10/11/2024		PHONE/INTERNET TRNFR REF 2851059L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	75.00
██████ 3506	10/08/2024		ACH CREDIT CCD CMPY ID: 9138864001 GUSTO TAX 514632 241008 6semk2ep7kj	96.92
██████ 3506	10/03/2024		DEPOSIT	150.00
██████ 3506	10/03/2024		PHONE/INTERNET TRNFR REF 2771426L FUNDS TRANSFER FRM DEP XXXXX3201 FROM FUNDS TRANSFER VI	15.49
██████ 3506	10/03/2024		PHONE/INTERNET TRNFR REF 2771425L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER \	17.80
██████ 3506	10/03/2024		PHONE/INTERNET TRNFR REF 2771424L FUNDS TRANSFER FRM DEP XXXXXX4901 FROM FUNDS TRANSFER \	15.00
██████ 3506	10/03/2024		PHONE/INTERNET TRNFR REF 2771424L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	15.00
██████ 3506	10/02/2024		DEPOSIT	400.00
██████ 3506	10/02/2024		SERVICE FEE REFUND MAINTENANCE CHARGE REFUND	15.00
██████ 3506	10/02/2024		PHONE/INTERNET TRNFR REF 2760858L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER \	100.72

11,430.93

Exhibit D

Lime Line Monthly Operating Report - October 2024

Account No	Posting Date	Ck	Description	Disbursements
████ 4901	10/03/2024		PHONE/INTERNET TRNFR REF 2771424L FUNDS TRANSFER TO DEP XXXXX3506 FROM FUNDS TRANSFER VIA	15.00
████ 4901	09/30/2024		FEE MAINTENANCE CHARGE	15.00
████ 4901	09/20/2024		PHONE/INTERNET TRNFR REF 2640925L FUNDS TRANSFER TO DEP XXXXX3506 FROM FUNDS TRANSFER VIA	75.98
████ 4901	09/17/2024		ANALYSIS RESULTS CHG ANALYSIS ACTIVITY FOR 08/24	25.00
████ 4901	09/17/2024		FEE BASED CHARGE FEE BASED ACTIVITY FOR 08/24	0.01
████ 4901	08/15/2024		ANALYSIS RESULTS CHG ANALYSIS ACTIVITY FOR 07/24	25.00
████ 4901	07/22/2024		PHONE/INTERNET TRNFR REF 2021005L FUNDS TRANSFER TO DEP XXXXX3506 FROM FUNDS TRANSFER VIA	260.00
████ 3506	10/31/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 209868 241031 6semk2lfdgg	404.14
████ 3506	10/28/2024	1014	CHECK	973.84
████ 3506	10/24/2024		WIRE OUT GFT 202410240011770 GUSTO INC 1TRVXX25XRU9	1,592.72
████ 3506	10/23/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO NET 958502 241023 6semk2j6sm2	288.36
████ 3506	10/23/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO NET 958502 241023 6semk2j5909	219.08
████ 3506	10/23/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 958459 241023 6semk2j590a	127.87
████ 3506	10/23/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 958459 241023 6semk2j6sm3	86.35
████ 3506	10/22/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO NET 932949 241022 6semk2ioq88	155.82
████ 3506	10/22/2024		ACH DEBIT CCD CMPY ID: 9138864001 GUSTO TAX 938835 241022 6semk2ioq89	42.65
████ 3506	10/18/2024		WIRE FEE GFT 202410180015262 GUSTO INC PAYROLL ITRVXX24MA9X	30.00
████ 3506	10/18/2024		WIRE OUT GFT 202410180015262 GUSTO INC PAYROLL ITRVXX24MA9X	3,443.22
████ 3506	10/17/2024	1013	CHECK	973.83
████ 3506	10/17/2024	1012	CHECK	973.82
████ 3506	10/15/2024	1011	CHECK	973.84
████ 3506	10/04/2024		PHONE/INTERNET TRNFR REF 2780750L FUNDS TRANSFER TO DEP XXXXXX5800 FROM FUNDS TRANSFER VIA	20.00
████ 3506	10/02/2024		FORCE POST DEBIT FOR OVERDRAFT CHECK # 1008	30.00
████ 3506	10/02/2024	1009	CHECK	247.43
████ 3506	10/02/2024		ACH DEBIT CCD CMPY ID: 9138864007 GUSTO FEE 322175 241002 6semk2d7roc	195.00
████ 3506	10/01/2024	1008	CHECK	973.83

12,167.79

Exhibit E

Monthly Operating Report – October 2024

Question 24: Total payables

Real Estate Management Group - \$20,000.00



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
Page:

September 30, 2024
October 31, 2024
1 of 2

39242 M0656DDA110124085054 08 000000000 181170 002



LIME LINE OPERATIONS LLC
DIP CASE # 24-16240 OPERATING ACCOUNT
575 CORPORATE DR SUITE 525
MAHWAH NJ 07430-2330

Email: contactus@valley.comVisit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

BUSINESS BANKING CHECKING - XXXXXX4901

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

LIME LINE OPERATIONS LLC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
-\$14.99		\$30.00		\$15.00		\$0.01

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			-\$14.99
10/01	PHONE/INTERNET TRNFR REF 2750856L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$15.00	\$0.01
10/02	SERVICE FEE REFUND MAINTENANCE CHARGE REFUND		\$15.00	\$15.01
10/03	PHONE/INTERNET TRNFR REF 2771424L FUNDS TRANSFER TO DEP XXXXXX3506 FROM FUNDS TRANSFER VIA ONLINE	-\$15.00		\$0.01
Ending Balance				\$0.01





Account Number:

XXXXXX4901

Statement Date:

10/31/2024

Page :

2 of 2

P.O. Box 558

Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions**A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



P.O. Box 558
Wayne, NJ 07474-0558

5163 M0656DDA110124085054 08 000000000 147091 006

LIME LINE OPERATIONS LLC
DIP CASE # 24-16240 PAYROLL ACCOUNT
575 CORPORATE DR SUITE 525
MAHWAH NJ 07430-2330

Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

VALLEY BASIC BUSINESS CHECKING - XXXXXX3506

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

LIME LINE OPERATIONS LLC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$741.39		\$11,014.93		\$11,751.80		\$4.52

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$741.39
10/01	CHECK 1008	-\$973.83		-\$232.44
10/02	PHONE/INTERNET TRNFR REF 2760858L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$100.72	-\$131.72
10/02	SERVICE FEE REFUND MAINTENANCE CHARGE REFUND		\$15.00	-\$116.72
10/02	DEPOSIT		\$400.00	\$283.28
10/02	ACH DEBIT GUSTO FEE 322175 241002 6semk2d7roc	-\$195.00		\$88.28
10/02	CHECK 1009	-\$247.43		-\$159.15
10/02	PAID ITEM FEE FOR OVERDRAFT CHECK # 1008	-\$30.00		-\$189.15
10/03	PHONE/INTERNET TRNFR REF 2771424L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$15.00	-\$174.15
10/03	PHONE/INTERNET TRNFR REF 2771424L FUNDS TRANSFER FRM DEP XXXXXX4901 FROM FUNDS TRANSFER VIA ONLINE		\$15.00	-\$159.15
10/03	PHONE/INTERNET TRNFR REF 2771425L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$17.80	-\$141.35



Account Number:

XXXXXX3506

Statement Date:

10/31/2024

Page :

2 of 6

P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/03	PHONE/INTERNET TRNFR REF 2771426L FUNDS TRANSFER FRM DEP XXXXXX3201 FROM FUNDS TRANSFER VIA ONLINE		\$15.49	-\$125.86
10/03	DEPOSIT		\$150.00	\$24.14
10/04	PHONE/INTERNET TRNFR REF 2780750L FUNDS TRANSFER TO DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE	-\$20.00		\$4.14
10/08	ACH CREDIT GUSTO TAX 514632 241008 6semk2ep7kj		\$96.92	\$101.06
10/11	PHONE/INTERNET TRNFR REF 2851059L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$75.00	\$176.06
10/11	PHONE/INTERNET TRNFR REF 2851059L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$800.00	\$976.06
10/15	CHECK 1011	-\$973.84		\$2.22
10/16	PHONE/INTERNET TRNFR REF 2901331L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$1,000.00	\$1,002.22
10/17	PHONE/INTERNET TRNFR REF 2911109L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$3,072.00	\$4,074.22
10/17	PHONE/INTERNET TRNFR REF 2911521L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$870.00	\$4,944.22
10/17	CHECK 1012	-\$973.82		\$3,970.40
10/17	CHECK 1013	-\$973.83		\$2,996.57
10/18	PHONE/INTERNET TRNFR REF 2921245L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$332.00	\$3,328.57
10/18	DEPOSIT		\$500.00	\$3,828.57
10/18	WIRE OUT 202410180015262 GUSTO INC PAYROLL ITRVXX24MA9X	-\$3,443.22		\$385.35
10/18	WIRE FEE 202410180015262 GUSTO INC PAYROLL ITRVXX24MA9X	-\$30.00		\$355.35
10/21	PHONE/INTERNET TRNFR REF 2951144L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$400.00	\$755.35
10/22	PHONE/INTERNET TRNFR		\$500.00	\$1,255.35





Account Number:

XXXXXX3506

Statement Date:

10/31/2024

Page :

3 of 6

P.O. Box 558

Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	REF 2961610L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE			
10/22	ACH DEBIT GUSTO TAX 938835 241022 6semk2ioq89	-\$42.65		\$1,212.70
10/22	ACH DEBIT GUSTO NET 932949 241022 6semk2ioq88	-\$155.82		\$1,056.88
10/23	ACH DEBIT GUSTO TAX 958459 241023 6semk2j6sm3	-\$86.35		\$970.53
10/23	ACH DEBIT GUSTO TAX 958459 241023 6semk2j590a	-\$127.87		\$842.66
10/23	ACH DEBIT GUSTO NET 958502 241023 6semk2j5909	-\$219.08		\$623.58
10/23	ACH DEBIT GUSTO NET 958502 241023 6semk2j6sm2	-\$288.36		\$335.22
10/24	PHONE/INTERNET TRNFR REF 2981211L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$1,300.00	\$1,635.22
10/24	WIRE OUT 202410240011770 GUSTO INC 1TRVXX25XRU9	-\$1,592.72		\$42.50
10/28	PHONE/INTERNET TRNFR REF 3022117L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$585.00	\$627.50
10/28	PHONE/INTERNET TRNFR REF 3022118L FUNDS TRANSFER FRM DEP XXXXXX5800 FROM FUNDS TRANSFER VIA ONLINE		\$400.00	\$1,027.50
10/28	CHECK 1014	-\$973.84		\$53.66
10/31	PHONE/INTERNET TRNFR REF 3050504L FUNDS TRANSFER FRM DEP XXXXXX0303 FROM FUNDS TRANSFER VIA ONLINE		\$355.00	\$408.66
10/31	ACH DEBIT GUSTO TAX 209868 241031 6semk2lfdgg	-\$404.14		\$4.52
Ending Balance				\$4.52

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/01	1008	\$973.83	10/17	1012	\$973.82
10/02	1009	\$247.43	10/17	1013	\$973.83
10/15	1011*	\$973.84	10/28	1014	\$973.84

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$30.00	\$60.00





P.O. Box 558
Wayne, NJ 07474-0558

Document Page 15 of 17
Account Number:
Statement Date:
Page :

XXXXXX3506
10/31/2024
4 of 6

OVERDRAFT FEES (continued)

47091 0577217 0004-0006 3506 147091





Account Number:

XXXXXX3506

Statement Date:

10/31/2024

Page :

5 of 6

P.O. Box 558

Wayne, NJ 07474-0558

Check Images for Account XXXXXX3506

1008

LIME LINE OPERATIONS LLC
575 CORPORATE DR SUITE 525
MAHWAH, NJ 07430-2330

DATE 9/20/24 55-138212

PAY TO THE ORDER OF Richard Rubenstein \$973.83

Nine hundred seventy three and 83/100 DOLLARS

FOR ILO 645040399

For Deposit Only - JPMC

10/01/2024 # 1008 \$973.83

1012

LIME LINE OPERATIONS LLC
575 CORPORATE DR SUITE 525
MAHWAH, NJ 07430-2330

DATE 10/6/2024 55-138212

PAY TO THE ORDER OF Richard Rubenstein \$973.82

Nine hundred seventy three and 82/100 DOLLARS

FOR Pay Day 10/6/2024

For Deposit Only - JPMC

10/17/2024 # 1012 \$973.82

1009

LIME LINE OPERATIONS LLC
575 CORPORATE DR SUITE 525
MAHWAH, NJ 07430-2330

DATE 1/27/2024 55-138212

PAY TO THE ORDER OF David Hernandez \$247.43

Two hundred forty seven and 43/100 DOLLARS

FOR ILO 40700

For Deposit Only - JPMC

10/02/2024 # 1009 \$247.43

1013

LIME LINE OPERATIONS LLC
575 CORPORATE DR SUITE 525
MAHWAH, NJ 07430-2330

DATE 10/11/2024 55-138212

PAY TO THE ORDER OF Richard Rubenstein \$973.83

Nine hundred seventy three and 83/100 DOLLARS

FOR Repulse University 9/4/24

For Deposit Only - JPMC

10/17/2024 # 1013 \$973.83

1011

LIME LINE OPERATIONS LLC
575 CORPORATE DR SUITE 525
MAHWAH, NJ 07430-2330

DATE 9/27/2024 55-138212

PAY TO THE ORDER OF Richard Rubenstein \$973.84

Nine hundred seventy three and 84/100 DOLLARS

FOR ILO 404107

For Deposit Only - JPMC

10/15/2024 # 1011 \$973.84

1014

LIME LINE OPERATIONS LLC
575 CORPORATE DR SUITE 525
MAHWAH, NJ 07430-2330

DATE 10/22/2024 55-138212

PAY TO THE ORDER OF Richard Rubenstein \$973.84

Nine hundred seventy three and 84/100 DOLLARS

FOR W/E 10/12/24 - ILO Costa Rica

For Deposit Only - JPMC

10/28/2024 # 1014 \$973.84



Account Number:

XXXXXX3506

Statement Date:

10/31/2024

Page :

6 of 6

P.O. Box 558

Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

